

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher M. Lincoln
Laurie Lincoln
Debtors

Case No. 18-00395-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 15, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher M. Lincoln, Laurie Lincoln, 32 North Pheasant Way, Abbottstown, PA 17301-9539
5018074	#+ McCabe, Weisberg, & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5027287	Email/Text: BKelectronicnotices@cenlar.com	Aug 15 2023 18:38:00	Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618
5038232	Email/PDF: bncnotices@becket-lee.com	Aug 15 2023 19:01:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5018069	+ Email/Text: clientservices@credit-control.com	Aug 15 2023 18:38:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
5018070	+ EDI: WFNNB.COM	Aug 15 2023 22:38:00	Comenitycapital/gmstop, Po Box 182120, Columbus, OH 43218-2120
5155879	^ MEBN	Aug 15 2023 18:36:58	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
5155880	^ MEBN	Aug 15 2023 18:36:59	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263, Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
5018071	+ Email/Text: bankruptcy@huntington.com	Aug 15 2023 18:38:00	Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
5018072	EDI: IRS.COM	Aug 15 2023 22:38:00	IRS, Dept of the Treasury, Austin, TX 73301
5018073	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 15 2023 18:38:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
5300445	+ EDI: AISMIDFIRST	Aug 15 2023 22:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5300444	+ EDI: AISMIDFIRST	Aug 15 2023 22:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5018075	EDI: PRA.COM	Aug 15 2023 22:38:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
5039217	EDI: PRA.COM	Aug 15 2023 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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5022110	EDI: PENNDEPTREV	Aug 15 2023 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5022110	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 15 2023 18:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5047196	+ Email/Text: BKelectronicnotices@cenlar.com	Aug 15 2023 18:38:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
5044132	EDI: Q3G.COM	Aug 15 2023 22:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5019341	+ Email/Text: bankruptcy@huntington.com	Aug 15 2023 18:38:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor The Huntington National Bank bnicholas@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepate.com JSpears@ecf.courtdrive.com
Jerome B Blank	on behalf of Creditor Flagstar Bank FSB pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor Pingora Loan Servicing LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Nicholas G. Platt	on behalf of Debtor 2 Laurie Lincoln ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 1 Christopher M. Lincoln ngp@mooney4law.com plattnr61895@notify.bestcase.com

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Raymond M Kempinski	on behalf of Creditor Pingora Loan Servicing LLC ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Thomas Song	on behalf of Creditor Pingora Loan Servicing LLC tomysong0@gmail.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1

Christopher M. Lincoln

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8737

EIN --

Debtor 2

Laurie Lincoln

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8969

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00395-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher M. Lincoln

Laurie Lincoln

8/15/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.